



Order Filed on April 15, 2025  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

**MIDDLEBROOKS SHAPIRO, P.C.**

P.O. Box 1630

Belmar, New Jersey 07719-1630

(973) 218-6877

(973) 218-6878 (fax)

Jessica M. Minneci, Esq.

[jminneci@middlebrooksshapiro.com](mailto:jminneci@middlebrooksshapiro.com)

*Attorneys for Chapter 13 Debtor, Eric J. Spencer*

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In re:

**ERIC J. SPENCER,**

Chapter 13 Debtor.

Chapter 13

Case No. 21-14066-SLM

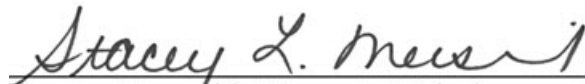
***Hearing Date: 4/15/25***

Honorable Stacey L. Meisel

**ORDER APPROVING DEBTOR'S USE OF EXEMPT RETIREMENT  
FUNDS; AND ~~FOR RELATED RELIEF~~  
^ ***DENYING OTHER RELIEF***  
***REQUESTED IN THE MOTION AT ECF***  
***NO. 81*****

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: April 15, 2025**

  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Debtor: Eric J. Spencer  
Case No. 21-14066  
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Upon consideration of the Debtor's Motion (Docket No. 81); and for Related Relief (the "Motion"); and good cause appearing therefore, it is hereby

<sup>^</sup> *and for the reasons set forth on the record*  
**ORDERED**, ~~the Debtor's DTCC Savings Plan is exempt under 11 U.S.C. § 522(d)(10)(E)~~

~~and the Debtor is authorized to utilize those funds at his discretion;~~

*^that the Debtor is authorized to use the funds in the DTCC Savings Plan, which is listed as an exempt asset on the Debtor's Schedule C of his petition\*; and it is further*

**ORDERED that all other requested relief is denied. \*\***

*\*The Court notes the Debtor listed his 401k as exempt on Schedule C of his petition. See ECF No. 1. No parties objected to the exemption within 30 days pursuant to Federal Rule of Bankruptcy Procedure Rule 4003(b). See Fed. R. Bankr. P. 4003(b). By operation of law, the DTCC Savings Plan becomes exempt without an in-depth review of the Court. See Fed. R. Bankr. P. 4003(b); Schwab v. Reilly, 560 U.S. 770, 794 (2010).*

**\*\*Insertions in italics and deletions made by the Honorable Stacey L. Meisel.**